



"Insurance Claims Specialists"

Temporary Personnel Summary
of
Benefits, Policies and Procedures

Revised November 2008

This information is provided for your use as a ready reference and is a summary of most of our personnel policies, work rules and benefits. It is designed to acquaint you with PRG Insurance Staffing as quickly as possible. You will find it to your advantage to read this entire handbook promptly so that you will have a complete understanding of the material covered. This handbook may be modified at any time with or without notice except for the "At-Will" policy. PRG Insurance Staffing retains the right to make decisions involving employment as needed in order to conduct its work in a manner that is beneficial to the employees and PRG Insurance Staffing.



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Application And Background

All prospective temporaries and assigned temporaries are required to completely fill out the PRG Insurance Staffing application package, which includes the application, reference sheet and disclosure and release for background information prior to employment with PRG Insurance Staffing. Once an assignment is set, you will be required to fill out W4 and I9 forms.

We do a background on all assigned employees that includes employment history, social security check and criminal investigation for state and county. Specific clients may request a credit check; this would only be done with prior approval from the candidate.

Verification Of Status

PRG Insurance Staffing is required by the federal immigration laws to verify the identity and legal ability to work of all individuals before they can be hired. In keeping with this obligation, documentation that shows each person's identity and legal authority to work must be inspected. Each applicant must attest to his or her identity and legal authority to work on an I-9 Form provided to us by the federal government. This verification must be completed as soon as possible after an assignment has been accepted and in no event, more than three business days after an individual is hired. All offers of employment for, and continued employment in positions in the United States are conditioned on furnishing satisfactory evidence of identity and legal authority to work in the United States.

Availability/Updates/Termination Of Assignment

When you accept an assignment, it is important that you make every effort to fulfill that commitment to both PRG Insurance Staffing and the client company. Please understand that failure to do so may affect your future placement opportunities through PRG Insurance Staffing.

Communication with our temporary employees is of the utmost importance to us at PRG Insurance Staffing. It is extremely important that you notify us immediately should you be late, leaving early, out sick or taking time off for any reason. We prefer that you contact us prior to notifying your assigned company as we are your employers. Please call at least 1 hour prior to your start time and leave a message on the main mailbox, make sure to state your name, position, company and supervisor of your assignment. Please make sure that when you do call the assigned company that you talk to someone and not leave a message on someone's voicemail.

Please contact us immediately should you find out from your assigned company that your assignment will be extended or completed. If you choose to leave your assignment prior to the completion or committed date, we request a 2-3 day notice to refill your assignment.

If you are not working, please call in your availability weekly on Fridays. By calling weekly, you can be assured that your name will be on the availability list for consideration as job orders come in. In addition, please call us if you are not currently available or have taken another position. We strive to keep your information up to date. You may find it convenient to update us evenings or over the weekend by using our 24-hour voice mail system. Simply call the office and leave a message.

Wages, Hours And Working Conditions

The actual definition of a workday, hour, and week will vary according to each assignment and client company. If you have any specific questions regarding your assignment(s), please contact your supervisor or PRG Insurance Staffing representative.

Dress Code

Your PRG Insurance Staffing representative will inform you whether the dress code for each assignment is professional, business casual or casual attire before you begin an assignment. We expect all employees to present a neat, well-groomed appearance and a courteous disposition. Please avoid extremes in dress and behavior. Flashy, skimpy or revealing outfits and other non-business-like clothing are unacceptable.

Meal Periods

An employee must receive a 30-minute meal period for every 5 hours worked. Pursuant to mutual consent by the employer and the employee: (1) an employee may waive a 30-minute meal period if the day's work will be completed in no more than 6 hours; (2) an employee may waive the second of two 30-minute meal periods when the day's work will be completed in no more than 12 hours and the first 30-minute meal period was not waived.

Timecards

Your PRG Insurance Staffing timesheet is due weekly. The deadline to turn in your timesheet and get paid the following week is **Monday at 12:00 noon**. If you are able to turn it in to us at an earlier time, please do so. For example, if your last day of the workweek is Friday at 2PM, have your supervisor sign your timesheet and fax it over. If Monday is a holiday, please fax your timesheet on Friday. If for any reason you are unable to fax your timesheet by Monday, please call the payroll dept. to make other arrangements.

Pay Periods

Payday is every Friday. Paychecks are **mailed out on Wednesday afternoons** as a courtesy to our candidates. We also have the option of **direct deposit**. If you wish to choose direct deposit, you will receive a form that needs to be filled out and faxed back to our office. Paychecks will be available **Friday mornings by 9:00 A.M.** If you need to pick up your check, please call PRG Insurance Staffing by Tuesday before they are mailed out on Wednesday, so that we may hold it for you.

Overtime

In order to be paid for overtime, ***your supervisor AND your PRG Insurance Staffing representative must first approve it.*** Due to the fact that daily overtime is once again in place in California, an employee will have to be paid at the rate of 1 ½ times the employee's regular rate of pay for any work in excess of 8 hours in a workday and 40 hours in a workweek. Overtime is paid at the rate of 1 ½ times the regular rate of pay for the first 8 hours worked on the seventh consecutive workday in any workweek, without regard to the total number of hours worked in the previous 6 days. Overtime is paid at the rate of double the regular rate of pay for every hour worked after the completion of 8 hours worked on the seventh consecutive workday in any workweek.

Make-Up Time

An employee may make up time within a workweek, not subject to overtime. If a supervisor approves a written request of an employee to make up work time that is or would be lost as a result of a personal obligation of the employee, the hours of that make up work time, if performed in the same workweek in which the time was lost, may not be counted towards overtime. The only exception is hours in excess of 11 hours of work in a 1 day or 40 hours of work in 1 workweek.

Confidentiality

Everything you learn while on an assignment about an organization, personnel, financial status, and business operations are confidential now and at all times. Please note that pay rates are also confidential. You may be requested to sign a confidentiality/non-disclosure agreement for specific assignments.

Referrals

If you refer someone who begins an assignment through our agency you will receive \$100 as a "Thank you" from PRG Insurance Staffing. A candidate must work thirty days (30 days) on an assignment before you can be paid for a referral fee. Please contact your PRG Insurance Staffing representative for further information.



BENEFITS FOR ASSIGNED EMPLOYEES

Medical Benefits

After you have worked **6 MONTHS** through PRG Insurance Staffing, you will be eligible for our full benefits package. We offer Medical and Dental Insurance through California Choice. (Website is www.californiachoice.com) We pay for \$100 of the employee's premium and a portion of the employee's dental premium. All premiums are taken out of your paycheck on a pre-tax basis. *For additional information or more specifics about our benefits package please contact your PRG Insurance Staffing representative.*

If your assignment with PRG Insurance Staffing ends after you have qualified for our benefits, please contact PRG Insurance Staffing regarding COBRA benefits or cancellation of your coverage. You may continue coverage with no interruption until the end of the current calendar month. After you have been off an assignment longer than 30 days, you will have to become eligible again and re-enroll in the plan.

Workers' Compensation

As your employer, it is our responsibility to make sure you are taken care of should you get injured while on an assignment at any one of our client companies. Should you sustain an injury which occurs on the job, you must report the injury immediately to your PRG Insurance Staffing representative. The law requires you to provide us with notice of your injury within 30 days of the date of injury, but the sooner we are notified the sooner we can make sure you are taken care of. Our workers' compensation carrier is State Compensation Insurance Fund.

California law also requires us to provide you with a form on which you may indicate the name of your personal physician or personal chiropractor prior to your injury date (see index of forms). This way you will be able to see your personal physician or chiropractor should you be injured on the job. Alternatively, we have the right to choose your physician or chiropractor for the first 30 days after the report of the injury.

PRG Insurance Staffing will not tolerate any fraudulent claims and will prosecute them to the fullest extent of the law as "Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying workers' compensation or payments is guilty of a felony".

This handbook statement is only a summary of our workers' compensation procedure. For additional information and "NEW EMPLOYEE'S GUIDE TO WORKERS' COMPENSATION", please contact your PRG Insurance Staffing representative.

Unemployment Insurance

When you complete an assignment with PRG Insurance Staffing Insurance Staffing, you have the right to file for unemployment insurance benefits. These benefits are paid for entirely by employers' taxes. If you file for UI benefits after completing an assignment, you should contact us to see if a new assignment is available, as part of your efforts to seek work. For more information call 1-800-300-5616.

State Disability Insurance

When you are unable to work because of sickness, injury, or pregnancy, you may be eligible to receive disability insurance benefits. For more information about SDI Benefits, contact a disability insurance customer service center at 1-800-480-3287 for TTY (Non-voice) access, call 1-800-563-2441. *For your copy of "STATE DISABILITY INSURANCE PROVISIONS", please contact your PRG Insurance Staffing representative.*



GENERAL POLICIES AND PROCEDURES

Employment-At-Will

PRG Insurance Staffing adheres to the policy of employment-at-will, which permits PRG Insurance Staffing or employee to terminate the employment relationship at any time or for any reason. Neither the policies contained in the employee handbook, nor any other written or verbal communication by a manager, are intended to create a contract of employment or a warranty of benefits. The policies contained in this handbook may be added to, deleted or changed by PRG Insurance Staffing in its sole discretion, except that we will not modify our employment-at-will in any case.

Workplace Safety And Health

As your employer, PRG Insurance Staffing is responsible to make sure you are working in a safe and healthy environment. As we are not always on site with you, it is extremely important for you to contact your PRG Insurance Staffing representative as soon as possible, should you find yourself in a hazardous environment that could result in injury or illness to your self or others on the job.

As an employee, you have the right to file a complaint and request an inspection of your work place if conditions are unsafe or unhealthful. This is done by contacting the local district office of the Division of Occupational Safety and Health. Your name is not revealed by Cal/OSHA unless you request otherwise.

Behavior

Unprofessional behavior in the workplace, such as sexual related conversations, inappropriate touching (i.e., kissing, hugging, massaging, sitting on laps) of another employee, and any other behavior of a sexual nature is prohibited. Employees who fail to observe these standards will be subject to disciplinary action, up to and including termination.

Harassment

We do not tolerate harassment of any of our employees. Any form of harassment which violates federal, state, or local law, including, but not limited to harassment related to an individual's race, religion, color, sex, sexual orientation, natural origin, ancestry, citizenship status, marital status, pregnancy, age, medical condition (cancer related or HIV/AIDS related), handicap or disability is a violation of this policy and will be treated as a disciplinary matter. For these purposes the term "harassment" includes slurs and any other offensive remarks, jokes, and verbal, graphic, or physical conduct.

In addition to the above listed conduct, "sexual harassment" can also include the following examples of unacceptable behavior:

- unwanted sexual advances
- offering employment benefits in exchange for sexual favors
- visual conduct: leering, making sexual gestures, displaying of sexually suggestive objects or pictures, cartoon, or posters.
- verbal sexual advances or propositions
- verbal abuse of a sexual nature, graphic verbal commentaries about an individual's body, sexually degrading words used to describe an individual, suggestive or obscene letters, notes or invitations
- physical conduct: touching, assault, impeding or blocking movements
- utilizing company email or the internet to receive or send suggestive or obscene letters, jokes etc.

If you have any questions about what constitutes harassing behavior, ask your supervisor or PRG Insurance Staffing representative. Violation of this policy will subject an employee to disciplinary action, up to and including immediate discharge. If you are found guilty of harassing another individual, you can be held personally liable.

If you feel that you are being harassed, you should immediately notify your supervisor. Any employee who feels that (s)he is a victim of such harassment should immediately report the matter to our office. PRG Insurance Staffing will investigate all such reports as confidentially as possible. Adverse action will not be

taken against the employee who reports or participates in the investigation of a violation of this policy. All complaints of harassment that are reported to management will be investigated as soon as possible.

Harassment of our employees in connection with their work by non-employees or employees of other companies may also be a violation of this policy. Any employee who experiences harassment by a non-employee, or who observes harassment of an employee by a non-employee should report such harassment to his or her supervisor. Appropriate action will be taken against violation of this policy by any non-employee.

Harassment of our customers or clients by our employees is also strictly prohibited. Any such harassment will subject an employee to disciplinary action, up to and including immediate discharge.

Your notification of the problem is essential to us. We cannot help resolve a harassment problem unless we know about it. Therefore, it is your responsibility to bring those kinds of problems to our attention so that we can take whatever steps are necessary to correct the problem.

Violations of this policy will not be permitted and may result in disciplinary action, up to and including termination. We will report those actions that may be criminal to the authorities and seek their protection when it is necessary for the safety and well being of our employees, and management.

Violence In The Workplace

Any employee who feels that (s)he may be a victim of potential violence must report the situation as soon as a threat has been made. It is our policy to take threats seriously and report them to the authorities. While it is difficult to determine what a violent threat is, these threats can be physical or verbal in nature. Document the call, seek out a supervisor and immediately report the incident and the nature of the threat to both your supervisor and PRG Insurance Staffing representative.

Equal Employment Opportunity

PRG Insurance Staffing is committed to the full utilization of all human resources and to a policy of equal opportunity. PRG Insurance Staffing will not discriminate against employees or applicants for employment on any legally-recognized basis including, but not limited to, veteran status, race, color, religion, sex, marital status, national origin, physical or mental disability and/or age. In addition to the above, sexual orientation and ancestry are protected classes in California. You may discuss equal employment opportunity related questions with your representative or other designated employee of PRG Insurance Staffing.

Americans With Disabilities Act

PRG Insurance Staffing is committed to providing equal employment opportunities to otherwise qualified individuals with disabilities, which includes providing accommodations whenever necessary. In general, it is your responsibility to notify your representative or John Vallefuoco of the need for an accommodation. Upon doing so, your PRG Insurance Staffing representative may ask you for your type of accommodation you believe may be necessary or the functional limitations caused by your disability. Also when appropriate, we may need your permission to obtain additional information from your physician or other medical or rehabilitation professionals.

Aids In The Workplace

We will not discriminate against any employee on the grounds that (s)he has AIDS, has tested positive for HIV or AIDS-related complex or has been suspected of having AIDS. Such discrimination is not permitted in hiring, firing, promotions, demotions, transfers, job assignments, compensations or any other employment-related decision.

Drug-Free Workplace

No employee shall work, report to work or be present on PRG (or its client company's) premises, while under the influence of alcohol or controlled substances, which affects job safety or performance.

The unlawful or unauthorized manufacturers, distribution, dispensation, possession, sale or use of alcohol or controlled substances on designated premises (PRG Insurance Staffing or client companies), or while engaged in PRG Insurance Staffing activities is strictly prohibited. Any violation of this substance abuse policy may result in disciplinary action leading up to and including termination.

PRG Insurance Staffing further reserves the right to take any and all appropriate and lawful actions necessary to enforce this substance abuse policy including, but not limited to the inspection of employees' personal property in certain circumstances, as well as, desks or other suspected areas of concealment. Full compliance with this substance abuse policy is a condition of employment and continued employment.

Consistent with our fair employment policy, PRG Insurance Staffing maintains a policy of non-discrimination and reasonable accommodation with respect to recovering addicts or alcoholics, those who are perceived as having a medical history reflecting treatment for this condition.

This handbook statement is only a summary of our substance policy and is not intended to be interpreted as contractual in nature. For additional information, please contact your PRG Insurance Staffing representative.

The Family Medical Leave Act

The Family and Medical Leave Act (FMLA) provides a means for employees to balance their work and family responsibilities by taking unpaid leave for certain reasons. An employee who returns from FMLA leave is entitled to be restored to an equivalent job (defined as one with equivalent pay, benefits, responsibilities, etc.) The employee is not entitled to accrue benefits during periods of unpaid FMLA leave, but the employer must return him or her to employment with the same benefits at the same levels as existed when leave began. For the following reasons: Birth and care of the employee's child, or placement for adoption or foster care of a child with the employee; Care of an immediate family member (spouse, child, parent) who has a serious health condition; or Care of the employee's own serious health condition.

To be eligible for FMLA leave, an individual must (1) be employed by a covered employer and work at a worksite within 75 miles of which that employer employs at least 50 people; (2) have worked at least 12 months (which do not have to be consecutive) for the employer; and (3) have worked at least 1,250 hours during the 12 months immediately before the date FMLA leave begins.

When the need for leave is foreseeable, an employee must give the employer at least 30 days notice, or as much notice as is practicable. When the leave is not foreseeable, the employee must provide such notice as soon as possible.

This abstraction is in summary only, for more information please contact your PRG Insurance Staffing representative to see how the FMLA affects you specifically as a temporary employee.

I understand that this booklet merely highlights company policies, practices, and benefits for my personal education and cannot therefore be construed as a legal document nor used for strict interpretation of the policies or benefits which are described. I also understand that the descriptions are made in summary only.